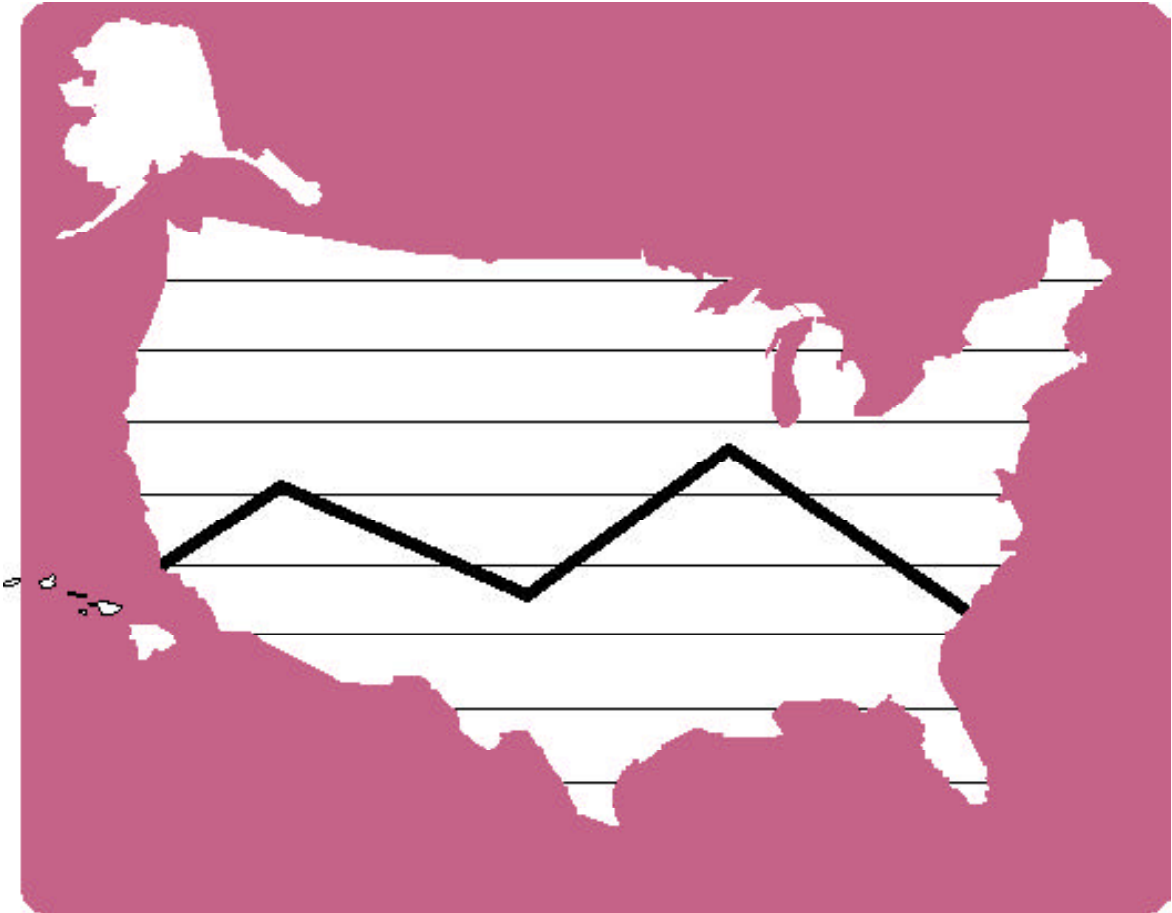


Oregon Workers' Compensation Premium Rate Ranking Calendar Year 2000



Research & Analysis Section
Oregon Department of Consumer
& Business Services



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Oregon Workers' Compensation Premium Rate Ranking Calendar Year 2000

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Table of contents

Highlights	1
Introduction	2
Findings	2
Methodology	4
Historical comparisons	7
Notes about using the rankings	7

Figures

1. 2000 workers' compensation premium rates	2
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Tables

1. Workers' compensation premium rate ranking	3
2. Oregon's ranking in the top 10 of 50 occupational classes	4
3. States by workers' compensation rating organization	5
4. Load factors used for competitive states	6
5. Effect of approved rate changes on premium level in Oregon and countrywide	7

Appendices

1. Occupational classes used for 2000 premium rate ranking	11
2. Voluntary premium level changes, 1996-2000	12
3. 1999 assigned risk pool size, by state, for coverages in pools managed by NCCI	13
4. Workers' compensation premium rate ranking by class	14

Highlights

- Oregon employers pay, on average, the 34th highest workers' compensation premium rates in the nation; this represents a slight increase from 38th highest in 1998.
- Premium rate indices range from a low of \$1.27 per \$100 of payroll in Virginia to \$4.08 in Florida. The premium rate index in Oregon is \$1.93.
- Oregon's premium rate ranking in the 50 occupational classes used in this study ranged from third highest for "Farm: Cattle or Livestock Raising" to 49th for "Farm: Nursery."
- The loss cost multiplier for Oregon is 16.2 percent. This is an average, based on the loss cost multipliers in effect in 1999 for SAIF and the top 30 private insurers, weighted by 1999 earned premium.
- Effective January 1, 2000 Oregon experienced an overall workers' compensation rate decrease of 2.2 percent. Changes for all states during the first three quarters of 2000 resulted in an average premium level increase of 3.6 percent. Oregon's 2000 rate decrease followed a 4.8 percent decline effective January 1, 1999.

Oregon Workers' Compensation Premium Rate Ranking

Comparison by state January 1, 2000

Introduction

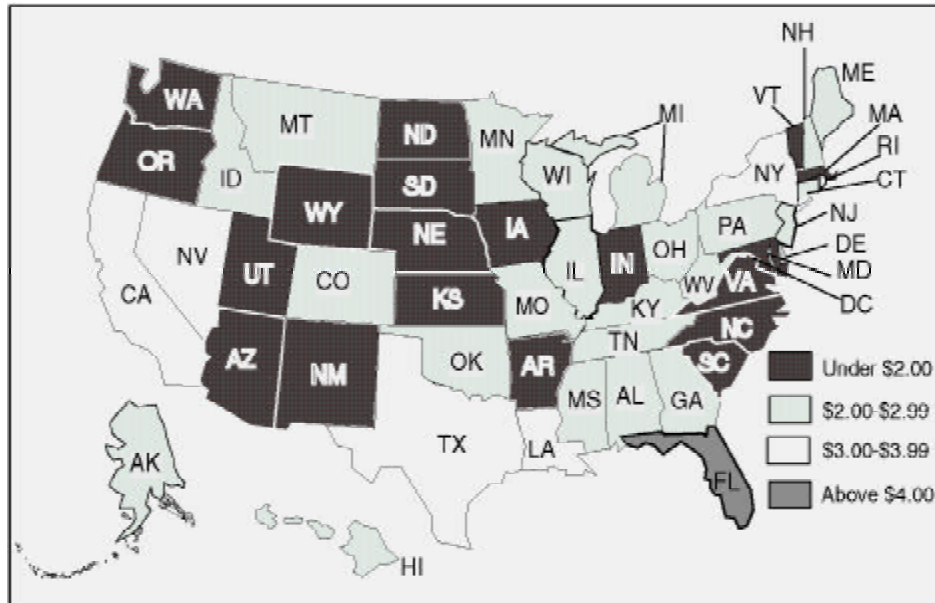
The comparison of workers' compensation costs by state has many uses: as a factor in plant relocation; as an indicator of possible differences in benefit levels; and to examine the changes through time in workers' compensation premium rates among states. This study updates the one done in 1998 by the Research & Analysis Section of the Oregon Department of Consumer & Business Services and uses essentially the same methodology employed in that study.

Findings

Oregon employers in the voluntary market pay, on average, the 34th highest workers' compensation premium rates in the nation. In this analysis, premium rates include assessments to cover workers'

compensation regulatory costs. Due primarily to workers' compensation reforms enacted in 1987 and 1990 and to workplace safety initiatives, Oregon has experienced dramatic premium rate decreases over the past several years. Following double digit rate cuts in the early 1990's, Oregon's rates dropped 3.2 percent in 1995 and 1.8 percent in 1996. Oregon's rates decreased by double digits again in 1997 and 1998, with rate reductions of 10.5 percent and 15.6 percent respectively. In 1999, rates decreased by 4.8 percent, which was followed by a 2.2 percent reduction in 2000. These rate cuts have contributed to Oregon reducing its premium rate ranking from eighth to 34th highest in the nation between 1990 and 2000.

Figure 1
2000 Workers' compensation premium rates



For the first time in the study’s history, Oregon moved up in the ranking, climbing from 38th in 1998 to 34th in 2000. (See Table 1.) This was due to the fact that some states experienced large cuts in their pure premi-

ums during the interceding two years. Cuts in manual rates appear to be a national trend since every state, except one, had decreases in their 2000 index rate from their 1998 index rate.

Table 1
Workers’ compensation premium rate ranking

2000 ranking	1998 ranking	State	Index rate	Effective date
1	2	Florida	4.08	January 1, 2000
2	5	Louisiana	3.36	May 1, 1999
3	1	California	3.34	January 1, 2000
4	7	Rhode Island	3.18	November 1, 1998
5	6	Nevada	3.10	January 1, 2000
6	10	New York	3.05	October 1, 1999
7	3	Texas	3.05	January 1, 2000
8	14	Hawaii	2.99	November 1, 1997
9	16	Ohio	2.89	July 1, 1999
10	4	District of Columbia	2.89	April 17, 1999
11	11	Oklahoma	2.85	8/1/99 State Fund, 12/1/99 private
12	12	Montana	2.75	July 1, 1999
13	39	West Virginia	2.72	July 1, 1999
14	21	Colorado	2.64	December 1, 1999
15	18	Illinois	2.62	January 1, 2000
16	15	Delaware	2.58	December 1, 1999
17	9	Connecticut	2.58	January 1, 2000
18	8	Alabama	2.56	March 1, 1999
19	25	Maine	2.52	January 1, 1999
20	13	New Hampshire	2.47	January 1, 1999
21	19	Georgia	2.42	May 1, 1998
22	20	Minnesota	2.40	January 1, 2000
23	22	Michigan	2.40	January 1, 2000
24	30	Kentucky	2.32	September 1, 1999
25	26	Pennsylvania	2.31	October 1, 1999
26	27	Missouri	2.26	January 1, 2000
27	31	New Jersey	2.19	January 1, 2000
28	24	Alaska	2.18	January 1, 2000
29	32	Idaho	2.11	January 1, 2000
30	28	Mississippi	2.10	March 1, 1999
31	23	Tennessee	2.10	March 1, 1999
32	35	Wisconsin	2.01	July 1, 1999
33	34	Vermont	1.98	July 1, 1998
34	38	OREGON	1.93	January 1, 2000
35	41	North Dakota	1.79	July 1, 1999
36	17	Massachusetts	1.77	September 1, 1999
37	29	Arizona	1.77	October 1, 1999
38	40	Washington	1.77	January 1, 2000
39	42	Wyoming	1.75	January 1, 2000
40	37	Arkansas	1.68	July 1, 1999
41	46	Iowa	1.66	January 1, 1999
42	33	New Mexico	1.66	January 1, 2000
43	44	North Carolina	1.64	April 1, 1998
44	36	South Dakota	1.63	July 1, 1999
45	49	Nebraska	1.62	January 1, 2000
46	43	Maryland	1.58	January 1, 2000
47	45	Utah	1.58	December 1, 1998
48	47	Kansas	1.56	January 1, 2000
49	51	South Carolina	1.51	May 1, 1999
50	50	Indiana	1.32	January 1, 2000
51	48	Virginia	1.27	April 1, 1999

Source: Research & Analysis Section, Oregon Department of Consumer & Business Services (12/2000)

Note: Although some states may appear to have the same index rate, the ranking is based on calculations prior to rounding to two decimal places.

Premium rate indices (per \$100 of payroll) range from \$1.27 in Virginia to \$4.08 in Florida. Oregon's index is \$1.93. One jurisdiction has an index rate above \$4.00; six are in the \$3.00-\$3.99 range; 25 have index rates between \$2.00 and \$2.99; and 19 have rates under \$2.00 (see Figure 1 and Table 1). The premium rate indices are based on data from 51 jurisdictions for rates in effect as of January 1, 2000.

Oregon's premium rate ranking by occupational class ranges from third highest for class 0083, "Farm: Cattle or Livestock Raising" to 49th for class 5, "Farm: Nursery." Table 2 illustrates Oregon's ranking in the 10 largest (by payroll) of the 50 classes used in this study.

Table 2
Oregon's ranking in the top 10 of 50 occupational classes

Occupation	Oregon payroll (policy years 1994-1996)	Oregon ranking
Clerical office employees NOC	\$16,251,537,767	33
College: Professional employees & clerical	\$5,609,102,802	35
Salespersons - outside	\$5,213,239,906	42
Physician and clerical	\$2,470,619,308	27
Restaurant NOC	\$2,245,243,198	27
Store: Retail, NOC	\$1,293,482,022	37
Hospital: Professional employees	\$1,211,300,040	40
Trucking: NOC - All employees & drivers	\$926,884,397	24
Television/radio/telephone/telecomm. device mfg NOC	\$629,913,133	43
Chauffeurs NOC	\$614,503,587	34

Source: Research & Analysis Section, Oregon Department of Consumer & Business Services (12/2000)

Methodology

The National Council on Compensation Insurance (NCCI) classification codes were used in this study. (Codes of those states that do not use the NCCI classification system were converted by having the state select analogous classes.) Of the approximately 452 active classes in Oregon, 50 were selected based on relative importance as measured by share of losses in Oregon. These 50 represent 67.8 percent of 1994-1996 Oregon payroll, and 62.3 percent of 1994-1996 Oregon losses, as reported by NCCI on a policy year basis. Appendix 1 lists occupational classes, payroll, and loss information used in this study.

For comparison of average manual rates among states, it was necessary to derive manual rates for those states that only had pure premium, or advisory loss cost rates available. Pure premium is the amount of premium necessary to pay for workers' compensation claims, excluding all loss adjustment or claim management expenses, other operating expenses, assessments, taxes, and profit allowance. The ratemaking organization for

each state develops pure premium rates for each occupational class on the basis of aggregate loss information submitted by workers' compensation carriers. NCCI is the ratemaking organization for 33 states and the District of Columbia and provides advisory ratemaking services to the local rating organization in several other states (see Table 3).

Expense loading factors, or loss cost multipliers, are the factors by which pure premium rates are multiplied to account for the insurer's expenses, taxes, and profit. A loss cost multiplier or expense load factor was used to modify each competitive state's rates unless they provided manual rates. In states with competitive rating laws, each carrier determines its own loading factor. Pure premium increased by the expense loading factor represents an equivalent manual rate per \$100 of earnings for each employee. However, the insurance premium paid by an employer is not just a direct product of manual rate times payroll. Other factors, such as premium discounts for quantity purchases; experience

Table 3
States by workers' compensation rating organization

NCCI rating/advisory organization		Independent rating bureau	Monopolistic state funds
Alabama ¹	Maryland ¹	California ¹	North Dakota
Alaska ¹	Mississippi ¹	Delaware ¹	Ohio
Arizona	Missouri ¹	Indiana ¹	Washington
Arkansas ¹	Montana ¹	Massachusetts	West Virginia
Colorado ¹	Nebraska ¹	Michigan ¹	Wyoming
Connecticut ¹	Nevada	Minnesota ¹	
District of Columbia ¹	New Hampshire ¹	New Jersey	
Florida	New Mexico ¹	New York	
Georgia ¹	Oklahoma ¹	North Carolina ¹	
Hawaii ¹	OREGON ¹	Pennsylvania ¹	
Idaho	Rhode Island ¹	Texas ¹	
Illinois ¹	South Carolina ¹	Wisconsin	
Iowa	South Dakota ¹		
Kansas ¹	Tennessee ¹		
Kentucky ¹	Utah ¹		
Louisiana ¹	Vermont ¹		
Maine ¹	Virginia ¹		

Source: NCCI *Annual Statistical Bulletin, 2000 Edition*

¹ States with Competitive Rating Laws and effective dates: Arkansas (6/17/81), Oregon (7/1/82), Kentucky (7/15/82), Illinois (8/18/82), Rhode Island (9/1/82), Michigan (1/1/83), Georgia (1/1/84), Minnesota (1/1/84), Vermont (7/1/84), New Mexico (10/1/87), Maryland(1/1/88), Louisiana (9/1/88), Indiana (9/1/89), Connecticut (10/1/89), Hawaii (6/25/90), South Carolina (7/1/90), District of Columbia (1/1/91), Colorado (3/1/91), Alabama (11/1/91), Texas (3/1/92), Utah (5/20/92), Maine (1/1/93), South Dakota (7/1/93), Nebraska (9/1/93), Pennsylvania (12/1/93), Kansas (1/1/94), Missouri (1/1/94), New Hampshire (1/1/94), Oklahoma (1/1/94), Virginia (1/1/94), Delaware (8/1/94), California (1/1/95), North Carolina (7/28/95), Montana (10/1/95), Mississippi (1/1/96), Tennessee (1/1/97), Alaska (1/1/98).

modification factors; premium reductions on policies carrying deductible features; retrospective rating plans; and dividends affect the rate an employer pays. For Oregon, the average expense loading factor of 16.2 percent was computed based on the loading factors in effect during 1999, for each of the top 30 private insurers and the State Accident Insurance Fund, weighted by 1999 direct earned premiums. See Table 4 next page for load factors by state.

States differ substantially in the way in which they set and apply their manual rates. **Monopolistic states** have a state-operated workers' compensation system and manual rates are state-set. States with an **Independent Rating Bureau** fall into two categories: those that use the NCCI to prepare their manual rates, and those that use their own rating bureau independent of NCCI.

Competitive states are those which allow insurers to compete for business by setting their own expense loading factors, which are applied to pure premium rates to produce manual rates. (See Table 3 above for states by workers' compensation rating organization.)

Premium rates for the 50 selected classes were obtained directly from the states via letter, fax, or telephone call, or from the NCCI *All States Basic Manual for Workers' Compensation and Employers' Liability Insurance*. Rates for each state were weighted by 1994-1996 Oregon payroll to obtain an average manual rate for that state. If a state did not have rates for all 50 classes, its average rate was adjusted by the ratio of Oregon's average rate for the 50 classes to Oregon's average rate for the limited classification set.

Table 4
Load factors used for competitive states

State	1998 load factor	2000 load factor
Alabama ¹	24.6%	10.7%
Alaska	NCCI advisory rates used	30.9%
Arkansas	24.0%	17.3%
California	42.4%	Average manual rates used
Colorado	15.0%	15.1%
Connecticut	23.0%	15.0%
Delaware	20.2%	19.2%
District of Columbia	61.5%	45.0%
Georgia	45.0%	28.9%
Hawaii	30.0%	30.0%
Illinois	NCCI advisory rates used	NCCI advisory rates used
Indiana	Fully developed rates used	Fully developed rates used
Kansas	23.7%	23.4%
Kentucky	30.6%	32.5%
Louisiana	36.4%	25.1%
Maine	10.0%	14.5%
Maryland	42.0%	25.0%
Michigan	Average manual rates used	Average manual rates used
Minnesota	67.6%	58.5%
Mississippi ²	22.5%	11.8%
Missouri	Avg. manual rate for top 30 insurers	Avg. manual rate for top 30 insurers
Montana	Average manual rates used	Average manual rates used
Nebraska	11.0%	12.0%
New Hampshire	23.6%	12.3%
New Mexico	28.0%	47.5%
North Carolina	24.0%	14.1%
Oklahoma	22.0%	18.3%
Oregon	20.4%	16.2%
Pennsylvania	10.4%	15.4%
Rhode Island ³	57.7%	60.5%
South Carolina ⁴	28.0%	28.0%
South Dakota	30.8%	28.4%
Tennessee	25.8%	22.0%
Texas	Average manual rates used	Average manual rates used
Utah	27.1%	23.4%
Vermont	20.0%	20.0%
Virginia	25.9%	19.2%

¹ Alabama's load factor used in the 1998 study was incorrectly calculated at 43.3%. If the correct premium weighted average load factor of 24.6% had been used, Alabama's index would have been 3.22. This would have changed Alabama's ranking in the 1998 study from 8th to 14th.

² Mississippi insurers can choose to use pure premium rates from 9/1/92, or loss costs from 3/1/96, 3/1/97, 3/1/98, or 3/1/99 modified by a loss cost multiplier. The multiplier given here is the premium weighted average applied to the four sets of loss costs.

³ The 2000 load factor used for Rhode Island is from the state fund, which represents 57% of the market share.

⁴ South Carolina's load factor was excluded from the calculations for the 1998 study. In 1998, the load factor that should have been applied to South Carolina was 28.0%. This would have given South Carolina an index of 1.89 and a ranking of 45.

Source: Research & Analysis Section, Information Management Division, Oregon Department of Consumer & Business Services (12/2000)

Connecticut, Florida, Hawaii, Illinois, Missouri, Montana, Nebraska, New Mexico, Oklahoma, Oregon, Virginia, and Wisconsin each have Contracting Classes Premium Adjustment Programs. To compensate for these programs, each of these state's contracting classes were divided by a state-specific average discount offset that was provided by NCCI. Alaska also has a Contracting Classes Premium Adjustment Program. However, this program is relatively new, and information from NCCI was unavailable to calculate an average discount offset. Because of this, no adjustment was made for Alaska's contracting classes.

To compensate for any impact the residual market may have on the voluntary market, a residual market adjustment was applied to all states. The residual market adjustment factor was multiplied by the state's index rate to calculate the final index rate. The adjustment factor for each state was calculated by subtracting the state's voluntary market expense load factor from the countrywide residual market load factor. If a state did not employ an expense load factor, the study's median expense load factor was used. This

number was then multiplied by the state's residual market share and subtracted from one to derive the residual market adjustment. If the state's residual market share was not available, NCCI provided a countrywide residual market share which was used.

Historical comparisons

As Appendix 2 illustrates, there have been many changes in workers' compensation premium rates among the various states throughout the past five years. Of the states that report premium level changes to the NCCI, only two had a net rate increase over the five year period from January 1, 1996 to December 31, 2000. Five states; Arizona, Hawaii, Minnesota, New Mexico, and Rhode Island had rate decreases of more than 40 percent in the same period. In the last two years, six jurisdictions: Arizona, Connecticut, District of Columbia, Massachusetts, New Mexico, and South Carolina, reported net rate decreases of over 10 percent.

Table 5 compares premium rate changes in Oregon with premium rate changes nationwide, excluding states with monopolistic state funds, for years 1994 through 2000.

Table 5
Effect of approved rate changes on premium level in Oregon and countrywide

	1994	1995	1996	1997	1998	1999	2000
Oregon	-4.3%	-3.2%	-1.8%	-10.5%	-15.6%	-4.8%	-2.2%
Avg countrywide	-1.9%	-3.5%	-4.9%	-7.4%	-4.8%	-1.7%	NA

Source: NCCI Annual Statistical Bulletin, 2000 Edition

Notes about using the rankings

Users of this premium rate ranking study should be aware of some of the problems in comparing premium rates among states. There are many factors which cannot be separately measured in each state, but which contribute to overall rate level and individual class rates. All of these factors vary from state to state, and the result is that it is very difficult to arrive at a common base from which proper comparisons can be made. Some issues that the users of this report should consider are listed below.

1. Since not all premium classes were included in the study, the actual average premium rate for a state may differ from the weighted premium rate index, which is based on Oregon's economy.

2. If different classes were selected or payroll from another state was used to weight the rates by class, the results might be substantially different.
3. Several states use different classification systems and the conversion to the NCCI system is not perfect. Rates for similar classes were used wherever possible.
4. Many states have unique classes within the NCCI system or do not have rates for all of the classes. The data were adjusted to account for the classes without rates. When a state had more than one class included in a single NCCI class, the rates were averaged.

5. The premium rate listed for a class in any state may not be the rate which an employer in that state would pay. Premium rates for an employer are adjusted based on the employer's experience rating, premium discounts, premium reductions associated with deductibles, retrospective rating, insurer deviations, schedule rating plans, and other modification plans.
6. In the competitive rating states, individual insurers may apply different load factors to the pure premium rate. This results in a range of premium rates which are available to an employer.
7. The premium rates do not reflect any dividends paid to employers.
8. This study is based on payroll rates. In **Washington**, hourly rates had to be converted to payroll rates. The Washington payroll data included overtime pay which may overstate the average wage for purposes of premium computation, and thus understate the effective average payroll rate.
9. The payroll basis may differ by state. In **North Dakota**, workers' compensation premium is based on the first \$15,600 of payroll per employee, per year. Anything over \$15,600 is exempt. In order to permit a comparison of North Dakota's index rate with those of other states lacking a payroll limitation, North Dakota's rates were adjusted according to the proportion of its payroll in each classification which was subject to a premium computation during fiscal year 1999. **Nevada** also has a payroll cap: \$36,000 of reportable payroll per employee, per employer, per year. However, no adjustment was made in Nevada's rates to compensate for its payroll limitation on workers' compensation premium. Payroll base exclusions (*e.g.*, exclusion of vacation pay) exist in **Oregon** and **South Dakota**. Manual rates in these states have been reduced to reflect NCCI's estimate of the effect of these payroll exclusions on premium rates. Additionally, some states assess overtime at the full overtime wage, but most states use the normal hourly wage as the payroll basis for overtime hours. This study does not account for these differences in treatment of overtime.
10. The premium rates may include more than loss experience and insurer overhead. In some states, assessments are included in the rates, to fund state workers' compensation agencies or special funds.

For states in which some employer assessment liability exists outside workers' compensation manual rates, assessments are factored into the rates for the purposes of this study, if possible. For example, the Oregon Workers' Compensation Division premium assessment is billed separately to Oregon employers, and is collected by carriers on behalf of the Department of Consumer & Business Services. This assessment is accounted for in Oregon's rate index, but its workday assessment is not. Assessments were also factored into the rates for the following states: **Connecticut, Georgia, Kentucky, Maine, Massachusetts, Nebraska, New Jersey, New York, Ohio, and Vermont.**

11. The data exclude self-insurers' experience.
12. The rates in a state are influenced by the types of employers and employees subject to the law, benefit levels, statutes of limitation, waiting periods, administration of the law, collective bargaining agreements, attorney activity, quality of the labor force, wage levels, medical fees, frequency of claims, loss control programs, and other factors.
13. States with state funds may operate in one of three ways. In **North Dakota** and **Wyoming**, workers' compensation is handled exclusively through a monopoly state fund. **Ohio, Washington, and West Virginia** allow workers' compensation insurance to be provided either by the state fund or through self-insurance. Competitive state fund states allow employers to choose between private insurers, the state fund, or self-insurance. In some competitive state fund states like **Arizona, California, Colorado, Hawaii, Idaho, Minnesota, Missouri, Nevada, New Mexico, New York, Oregon, Pennsylvania, Rhode Island, Texas** and **Utah** the funds use the same rates or loss costs that are used by other insurers. **Kentucky, Louisiana, Maine, Maryland, Montana, Oklahoma, and South Carolina** allow their state funds to set their own rates separate from those used by the private insurers in the state. **Louisiana, Montana, and Oklahoma** provided rates and market share information so that the private market and state fund rates could be weighted to derive manual rates. No state fund adjustment was performed for the remaining four states.

14. **California's** open rating law has no requirement that insurers write policies at or above pure premium levels. At the time of this study, most carriers were writing policies below the pure premium levels. To account for this, manual rates for California were calculated by multiplying the pure premium rates by a price level factor. This price level factor is a ratio of insurer premium rates charged to the advisory premium levels. The California Department of Insurance performed all calculations deriving California's manual rates and would not release documentation of these calculations.



Appendices

**APPENDIX 1
OCCUPATIONAL CLASSES USED FOR 2000 PREMIUM RATE RANKING**

Class code	Scope of basic manual classifications	1994-1996 Oregon payroll	1994-1996 Oregon losses
7219	Trucking:NOC - All Employees & Drivers	\$926,884,397	\$74,902,319
2702	Logging or Lumbering & Drivers	\$364,614,088	\$71,744,280
9079	Restaurant NOC	\$2,245,243,198	\$43,320,045
8810	Clerical Office Employees NOC	\$16,251,537,767	\$34,307,236
5403	Carpentry NOC	\$157,330,292	\$29,132,774
5645	Carpentry - Detached Dwellings	\$131,261,442	\$27,215,567
7380	Chauffeurs NOC	\$614,503,587	\$22,490,267
5551	Roofing - All Kinds & Drivers	\$63,429,144	\$19,468,857
8868	COLLEGE: Professional Employees & Clerical	\$5,609,102,802	\$18,918,564
2731	Planning or Molding Mill	\$320,904,828	\$17,679,401
5183	Plumbing NOC & Drivers	\$322,704,486	\$17,307,668
5190	Electrical Wiring - Within Buildings & Drivers	\$375,856,896	\$16,512,010
8232	Lumberyard: All Other Employees	\$430,952,139	\$16,066,165
9015	Buildings NOC - Operation by Owner	\$419,337,989	\$15,854,556
6217	Excavation NOC & Drivers	\$151,746,627	\$15,674,222
8742	Salespersons - Outside	\$5,213,239,906	\$15,292,648
8017	STORE: Retail, NOC	\$1,293,482,022	\$14,565,473
3724	Machinery/Equip Erection/Repair NOC & Driver	\$183,112,016	\$14,417,961
3507	Agriculture or Construction Machinery Mfg	\$369,973,127	\$14,133,282
2802	Carpentry - Shop Only & Drivers	\$372,185,112	\$13,764,944
8824	Retrmt, Nrsing, Convlscnt Cntrs: Health Care Employees	\$458,507,082	\$13,152,497
2915	Veneer Products Manufacturing	\$255,639,807	\$13,113,609
5445	Wallboard Installation & Drivers	\$68,339,351	\$12,407,337
9101	COLLEGE: All other employees	\$393,628,416	\$12,192,322
2710	Saw Mill	\$235,037,366	\$11,950,093
8833	Hospital: Professional Employees	\$1,211,300,040	\$11,624,162
8033	STORE: Meat, Grocery & Provision Combined - Retail NOC	\$554,397,108	\$11,220,802
5221	Concrete Work - Floors, Driveways & Drivers	\$113,077,987	\$11,107,620
5213	Concrete Construction NOC	\$113,948,736	\$11,104,925
3632	Machine Shop NOC	\$449,890,996	\$10,878,393
5538	Sheet Metal Work - NOC & Drivers	\$95,795,833	\$10,876,391
5474	Painting NOC & Shops, Drivers	\$77,376,461	\$10,861,255
8018	STORE: Wholesale NOC	\$474,921,593	\$10,745,456
37	FARM: Field Crops & Drivers	\$224,071,992	\$9,903,164
9052	Hotel: All Other Employees, Sales & Drivers	\$360,141,333	\$9,558,599
7720	Police Officers & Drivers	\$305,876,290	\$9,323,661
9403	Garbage Collection & Drivers	\$165,037,888	\$9,021,133
8832	Physician and Clerical	\$2,470,619,308	\$8,219,961
5506	Street or Road Const: Paving or Repaving & Dvrs	\$112,581,237	\$7,822,601
5	FARM: Nursery Employees & Drivers	\$326,575,498	\$7,551,985
83	FARM: Cattle Raising NOC & Drivers	\$58,158,063	\$7,191,264
4299	Printing	\$223,624,852	\$7,088,158
9102	Park NOC - All Employees & Drivers	\$148,167,615	\$6,637,687
5437	Carpentry - Inst Cabinet Work Inter Trim	\$79,563,763	\$6,562,196
2812	Cabinet Works - With Power Machinery	\$224,677,752	\$6,391,974
5022	Masonry - NOC	\$58,111,970	\$6,196,087
16	FARM: Orchard & Drivers	\$113,497,553	\$6,039,964
3076	Fireproof Equipment Manufacturing	\$274,647,136	\$6,016,059
4304	Newspaper Publishing	\$69,057,293	\$5,588,341
3681	Television/Radio/Telephone/Telecomm. Device Mfg NOC	\$629,913,133	\$5,508,027

Source: Research and Analysis Section, Oregon Department of Consumer and Business Services (12/2000)

**APPENDIX 2
VOLUNTARY PREMIUM LEVEL CHANGES 1996-2000**

<u>State</u>	<u>1996</u> <u>% change</u> ¹	<u>1997</u> <u>% change</u> ¹	<u>1998</u> <u>% change</u> ¹	<u>1999</u> <u>% change</u> ¹	<u>1/1/00</u> <u>% change</u> ²	<u>Changes after</u> <u>1/1/00</u> <u>% change</u> ²
Alabama	(7.2)	0.0	2.5	(1.0)	0.0	4.4
Alaska	(7.1)	(10.3)	(8.4)	(8.5)	0.0	7.9
Arizona	(10.4)	(15.3)	(16.5)	(15.4)	0.0	0.0
Arkansas	(8.0)	(4.7)	(9.1)	(4.1)	0.0	(4.5)
California	11.3	(6.2)	(2.5)	0.0	18.4	0.0
Colorado	(1.5)	0.0	(0.1)	3.4	0.0	0.0
Connecticut	0.0	(10.3)	(10.0)	(7.8)	(4.4)	0.0
Delaware	NA	NA	NA	NA	NA	0.0
District of Columbia	(5.2)	0.0	(5.2)	(15.2)	0.0	(0.4)
Florida	0.0	(11.3)	(1.7)	1.6	2.5	0.0
Georgia	(8.5)	(15.0)	(4.5)	0.0	0.0	0.0
Hawaii	(27.3)	(10.5)	0.0	0.0	0.0	(8.9)
Idaho	(7.8)	(5.5)	(10.0)	(6.0)	(1.7)	0.0
Illinois	(13.6)	(10.0)	(7.9)	(0.2)	1.2	0.0
Indiana	(5.9)	(3.6)	(4.2)	0.2	0.1	3.6
Iowa	(12.3)	(9.7)	0.0	(0.5)	0.0	0.0
Kansas	(10.4)	0.0	(12.7)	(4.0)	(0.5)	0.0
Kentucky	(17.8)	(11.4)	(3.7)	(2.0)	0.0	3.1
Louisiana	(11.6)	(11.7)	0.0	(4.0)	0.0	0.0
Maine	(10.9)	(12.5)	(10.6)	(3.5)	0.0	10.3
Maryland	(12.8)	0.0	(9.8)	0.0	(3.4)	0.0
Massachusetts	(12.2)	0.0	(13.0)	(18.0)	0.0	0.0
Michigan	(15.7)	(8.4)	(2.7)	(4.0)	(2.7)	0.0
Minnesota	(15.6)	(14.8)	(14.3)	(2.8)	(3.8)	0.0
Mississippi	(11.3)	3.3	3.0	(6.7)	0.0	0.0
Missouri	(5.4)	(10.0)	(12.2)	(4.5)	(2.0)	0.0
Montana	(14.6)	(8.4)	(12.8)	(7.4)	0.0	(2.4)
Nebraska	(2.7)	(10.8)	(11.8)	2.4	4.9	0.0
Nevada ³	NA	NA	(22.0)	(8.0)	6.4	(1.9)
New Hampshire	(7.1)	(6.6)	(10.7)	(3.1)	0.0	0.0
New Jersey	(3.6)	(11.2)	(9.3)	(5.2)	(2.4)	0.0
New Mexico	(6.9)	(16.4)	(14.8)	(15.1)	(22.8)	0.0
New York	(18.0)	(7.5)	(3.1)	0.0	0.0	0.0
North Carolina	(15.3)	(13.7)	(1.1)	0.0	0.0	0.0
North Dakota ⁴	NA	NA	NA	NA	NA	NA
Ohio	NA	NA	NA	NA	NA	NA
Oklahoma	(4.5)	(10.1)	(10.8)	5.0	0.0	0.0
Oregon	(1.8)	(10.5)	(15.6)	(4.8)	(2.2)	0.0
Pennsylvania	NA	NA	NA	NA	NA	NA
Rhode Island	(34.6)	0.0	(9.4)	0.0	0.0	0.0
South Carolina	0.0	(3.3)	0.0	(11.7)	0.0	0.0
South Dakota	(6.0)	(8.5)	(12.7)	(9.5)	0.0	0.0
Tennessee	0.0	(8.2)	(7.0)	(9.0)	0.0	7.0
Texas	NA	NA	NA	NA	NA	NA
Utah	(10.1)	(11.9)	(9.6)	0.0	0.0	0.0
Vermont	(8.1)	(14.0)	(10.0)	0.0	0.0	4.3
Virginia	(13.1)	(4.7)	(1.8)	(9.5)	0.0	1.1
Washington	NA	NA	NA	NA	NA	NA
West Virginia	NA	NA	NA	NA	NA	NA
Wisconsin	1.36	(4.07)	(4.1)	(1.2)	0.0	(2.61)
Wyoming	NA	NA	NA	NA	NA	NA

NA=Not available

¹ All data for this state, up to this point, is from the NCCI Annual Statistical Bulletin, 2000 Edition. Does not include changes in residual markets.

² Rate filings approved in 2000 from NCCI *Report on the Effect of Rate Level Changes on Premium Third Quarter 2000*.

³ Nevada premium is based on the first \$36,000 of reportable payroll per employee per employer per year. The limit increased from \$30,000 to \$33,000 on 1/1/95 and from \$33,000 to \$36,000 on 1/1/96.

⁴ North Dakota premium is based on the first \$15,600 of payroll per employee per employer per year.

APPENDIX 3
1999 ASSIGNED RISK POOL SIZE, BY STATE,
FOR COVERAGES IN POOLS MANAGED BY NCCI

<u>State</u>	<u>ARP as % of direct premiums written</u>	<u>1999 Number of ARP risks</u>
Alabama	0.5%	231
Alaska	10.0%	7,170
Arizona	0.1%	37
Arkansas	3.8%	3,599
Connecticut	2.2%	7,098
Delaware	3.1%	897
District of Columbia	2.6%	943
Georgia	1.6%	4,658
Hawaii ¹	-0.1%	NA
Idaho	1.2%	652
Illinois	2.3%	16,404
Indiana	1.8%	4,653
Iowa	2.9%	3,358
Kansas	7.6%	9,759
Massachusetts	3.5%	NA
Michigan	2.7%	NA
Mississippi	3.4%	2,043
Nebraska ¹	-0.3%	NA
Nevada	NA	579
New Hampshire	6.0%	6,299
New Mexico	1.7%	1,623
North Carolina	3.7%	NA
Oregon	3.4%	9,840
South Carolina	4.1%	7,444
South Dakota	5.4%	1,762
Tennessee	0.6%	5,007
Vermont	5.4%	2,570
Virginia	4.1%	11,769

NA=Not available

Source: *Management Summary 1999*, NCCI, 2000.

¹ The reinsurance pool premium in these states include deferred installments on deposit premiums where such installment method is mandated.

**APPENDIX 4
WORKERS' COMPENSATION PREMIUM RATE RANKING BY CLASS**

	Class 5		Class 16		Class 37	
	Farm: Nursery		Farm: Orchard & Drivers		Farm: Field Crops	
1	PA	17.78	FL	18.00	FL	16.92
2	FL	13.49	OH	16.47	OH	13.40
3	MN	10.05	LA	14.42	LA	12.57
4	LA	8.90	NM	11.96	NV	10.58
5	RI	8.65	CA	10.51	CA	10.49
6	CO	8.49	RI	10.32	MT	10.03
7	OH	8.28	NV	9.55	VT	9.80
8	HI	7.90	HI	9.07	DC	9.57
9	MT	7.81	MT	8.74	DE	9.13
10	NH	6.76	OK	8.35	OK	8.71
11	NV	6.31	MI	8.15	AL	8.52
12	NY	6.16	MN	7.67	RI	8.47
13	MI	6.01	CO	7.62	TX	8.33
14	GA	5.99	IL	7.59	CO	8.29
15	ND	5.69	MS	7.56	ME	8.13
16	CA	5.65	DC	7.16	MN	7.67
17	MS	5.65	NE	6.90	HI	7.48
18	IL	5.59	UT	6.59	MI	7.41
19	TX	5.57	ME	6.56	GA	7.28
20	DE	5.57	TX	6.56	KS	7.08
21	MO	5.56	AK	6.55	IL	6.90
22	CT	5.25	MO	6.51	KY	6.77
23	OK	5.20	TN	6.33	AK	6.55
24	WY	5.17	NY	6.12	AZ	6.54
25	AR	5.04	NC	5.76	NJ	6.34
26	WV	4.88	VT	5.69	Oregon	6.13
27	DC	4.76	ND	5.69	MO	6.06
28	VT	4.76	CT	5.40	NM	5.83
29	AK	4.75	Oregon	5.31	MS	5.69
30	NE	4.63	GA	5.25	ND	5.69
31	KY	4.55	NJ	5.23	WI	5.65
32	TN	4.38	SD	5.22	CT	5.62
33	WI	4.37	DE	5.09	ID	5.43
34	ID	4.30	KY	5.00	NE	5.40
35	SD	4.28	WV	4.88	NH	5.28
36	NJ	4.28	AL	4.74	TN	5.15
37	ME	4.12	ID	4.65	SD	5.14
38	KS	3.94	KS	4.54	WV	4.88
39	MA	3.92	PA	4.54	PA	4.64
40	WA	3.86	WI	4.41	WA	4.53
41	AL	3.76	AR	4.22	AR	4.19
42	AZ	3.67	NH	4.14	NC	4.10
43	NM	3.60	AZ	3.98	UT	4.09
44	SC	3.47	MD	3.92	SC	3.94
45	MD	3.39	IN	3.82	IA	3.73
46	NC	3.37	IA	3.61	MA	3.41
47	IA	3.24	SC	3.49	WY	3.41
48	IN	3.17	VA	3.43	VA	3.29
49	Oregon	2.97	WY	3.41	IN	2.88
50	VA	2.47	WA	3.13	MD	2.85
51	UT	2.37	MA	3.07	NY	-

Note: The rates listed for each state are **calculated** manual rates and may include loss cost multipliers and assessments. Where states appear to have the same rate for a class, the ranking may be done based on the values prior to rounding to two decimal places. If the states have exactly the same calculated manual rate, they are ranked alphabetically.

Source: Research and Analysis Section, Oregon Department of Consumer and Business Services (12/00)

**APPENDIX 4
WORKERS' COMPENSATION PREMIUM RATE RANKING BY CLASS**

Class 83		Class 2702		Class 2710	
Farm: Cattle		Logging or Lumbering		Saw Mill	
MT	16.23	HI	61.04	OH	27.52
FL	14.93	KY	55.43	MN	21.73
Oregon	14.38	WV	47.90	ND	18.56
CA	13.86	NV	47.26	RI	17.66
LA	13.85	UT	44.84	LA	17.58
NM	13.76	MO	42.26	FL	17.57
NV	13.12	IL	41.25	IL	16.72
OH	13.10	LA	39.91	OK	14.58
AZ	12.78	NY	38.36	MO	14.11
RI	11.86	DC	36.84	MI	14.08
CO	11.81	WI	35.62	CT	13.92
TX	10.44	RI	35.57	KY	13.91
DC	9.86	CT	35.31	CA	13.80
ME	9.65	TN	33.89	NV	13.04
AK	9.62	DE	33.25	AL	12.41
HI	9.62	MD	33.03	HI	12.40
ID	9.36	MN	32.67	TN	11.91
AL	8.95	MS	32.09	MT	11.62
NH	8.74	MT	31.90	DC	11.44
WA	8.73	MI	31.81	SD	11.38
GA	8.61	ME	31.77	TX	11.11
OK	8.54	GA	29.93	NJ	11.08
VT	8.36	NJ	29.52	CO	11.03
DE	8.30	NH	28.30	WV	10.98
NY	8.16	PA	28.03	WI	10.66
MA	7.78	IA	27.05	NE	10.49
CT	7.70	CA	25.59	KS	10.34
MN	7.67	CO	24.82	NH	10.03
PA	7.55	AZ	24.80	AK	9.88
MO	7.53	AK	24.54	ME	9.61
TN	7.43	WA	24.17	DE	9.51
MS	6.99	OH	24.09	ID	9.24
IL	6.87	VT	22.37	IA	9.17
WY	6.79	ID	22.01	MA	8.51
MI	6.78	MA	21.77	NY	8.49
WI	6.75	Oregon	21.65	MD	8.39
SC	6.73	AR	21.60	MS	8.29
AR	6.62	FL	21.12	VT	8.08
KS	6.47	SD	20.69	GA	8.01
SD	6.46	IN	19.65	WA	7.80
NJ	6.34	AL	19.17	NC	7.59
KY	6.05	ND	18.56	NM	7.52
VA	5.72	OK	18.34	PA	7.33
ND	5.69	NE	17.62	IN	7.26
NE	5.35	KS	16.94	Oregon	7.08
WV	4.88	SC	16.83	VA	7.03
IA	4.84	NM	16.48	AR	6.83
UT	4.84	TX	16.45	UT	4.85
MD	4.45	VA	15.19	SC	4.83
NC	4.32	WY	9.22	AZ	4.51
IN	4.19	NC	-	WY	4.17

**APPENDIX 4
WORKERS' COMPENSATION PREMIUM RATE RANKING BY CLASS**

Class 2731		Class 2802		Class 2812	
Planing/Molding Mill		Carpentry-Shop Only		Cabinet Work-Power Mach	
ND	18.56	WV	14.98	WV	14.98
NY	11.18	CA	14.86	DC	14.05
FL	10.97	FL	13.28	FL	10.53
OH	10.83	LA	12.22	OK	10.37
RI	10.50	RI	12.15	OH	9.00
MI	9.89	NY	12.05	NV	8.96
OK	9.32	TX	11.35	AL	8.78
CA	8.95	NH	10.16	LA	8.73
IL	8.29	MI	9.95	ID	8.69
DE	8.12	ID	9.65	NY	7.77
NV	8.02	OK	9.62	RI	7.64
ID	7.93	AR	9.57	CA	7.36
LA	7.69	GA	9.43	HI	7.06
CO	7.30	MT	9.32	NH	6.97
DC	6.89	CT	8.42	MT	6.91
Oregon	6.85	NV	8.22	TX	6.83
AK	6.81	HI	8.22	WY	6.47
NJ	6.71	CO	8.18	CO	6.38
HI	6.63	DE	8.12	AK	6.35
WA	6.53	OH	8.04	GA	6.33
CT	6.32	IL	8.00	KY	6.01
MT	6.32	ME	7.81	ME	5.98
PA	6.04	DC	7.50	VT	5.90
WV	5.95	AK	6.90	MS	5.89
GA	5.83	AZ	6.80	IL	5.83
AL	5.81	NJ	6.71	NE	5.81
MN	5.75	AL	6.52	WI	5.68
WI	5.43	MO	6.14	ND	5.51
NH	5.42	PA	6.04	AZ	5.29
NE	5.40	WA	5.93	WA	5.24
TX	5.38	TN	5.89	TN	5.19
IA	5.32	SD	5.89	CT	5.11
MO	5.25	VT	5.71	SC	4.97
ME	4.93	ND	5.51	MO	4.96
AZ	4.86	KY	5.45	NC	4.95
SC	4.79	Oregon	5.38	DE	4.79
NC	4.66	NC	5.37	Oregon	4.76
TN	4.60	MA	5.34	AR	4.75
MA	4.60	KS	5.27	SD	4.73
VT	4.42	IA	5.01	MN	4.64
WY	4.17	WI	5.01	NJ	4.52
AR	4.00	MS	4.74	KS	4.16
NM	3.78	SC	4.56	MI	4.08
SD	3.73	UT	4.51	PA	4.04
IN	3.64	NM	4.38	IN	3.33
KY	3.60	NE	4.34	IA	3.22
KS	3.52	MD	4.30	UT	3.21
MD	3.45	IN	4.29	VA	3.17
MS	3.24	MN	3.41	NM	3.10
VA	3.04	VA	3.21	MD	3.05
UT	2.52	WY	2.47	MA	-

**APPENDIX 4
WORKERS' COMPENSATION PREMIUM RATE RANKING BY CLASS**

Class 2915		Class 3076		Class 3507	
Veneer Products Mfg		Fireproof Equipment Mfg		Ag/Constr Machinery Mfg	
NY	13.04	NY	7.54	DE	10.25
RI	10.40	FL	7.33	FL	8.19
LA	9.43	ID	7.25	TX	7.93
NV	8.67	TX	6.96	IL	7.65
OK	8.66	LA	6.74	MI	7.43
FL	8.59	NV	6.66	GA	7.09
CA	8.18	NJ	6.52	ID	7.03
DE	8.12	OH	6.41	NJ	6.97
MI	7.77	DE	6.25	LA	6.97
HI	7.70	HI	6.15	CA	6.57
VA	7.62	MT	6.06	RI	6.52
CT	7.46	IL	6.02	MO	6.51
DC	7.16	OK	5.92	NV	6.34
CO	7.10	CA	5.79	CT	6.12
KY	7.09	PA	5.64	OK	6.00
OH	7.01	AL	5.40	DC	5.71
NH	6.90	MO	5.22	NY	5.50
IL	6.87	DC	5.10	HI	5.29
TX	6.83	VT	5.07	CO	5.27
WI	6.73	GA	4.97	OH	5.11
NJ	6.71	CO	4.85	MT	4.99
WA	6.51	CT	4.76	WA	4.87
WY	6.47	WI	4.60	NH	4.76
GA	6.42	WV	4.56	WV	4.56
TN	6.28	AK	4.18	TN	4.47
Oregon	6.25	MN	3.96	AL	4.37
AK	6.15	MA	3.85	VT	4.36
WV	5.95	MI	3.84	Oregon	4.33
ME	5.68	KS	3.60	ND	4.17
IN	5.57	TN	3.59	MN	4.01
MN	5.56	IA	3.54	PA	3.92
ND	5.51	RI	3.53	WY	3.91
MO	5.47	KY	3.39	MA	3.90
ID	5.41	IN	3.38	WI	3.88
IA	4.84	NH	3.32	AK	3.73
KS	4.60	MS	3.20	SC	3.69
MT	4.59	NC	3.16	ME	3.57
AL	4.53	NM	3.08	NE	3.45
NE	4.24	ME	2.90	NM	3.42
VT	4.23	SD	2.90	KS	3.41
SD	4.14	SC	2.89	SD	3.37
MD	4.09	UT	2.76	MS	3.20
NM	3.95	AZ	2.69	MD	3.19
NC	3.90	Oregon	2.64	KY	3.18
SC	3.81	AR	2.55	AR	3.06
MS	3.80	WA	2.51	IA	2.87
AR	3.50	MD	2.41	AZ	2.84
AZ	3.46	VA	2.35	VA	2.67
UT	3.12	WY	2.20	UT	2.64
PA	2.78	NE	2.03	IN	2.48
MA	-	ND	-	NC	2.34

**APPENDIX 4
WORKERS' COMPENSATION PREMIUM RATE RANKING BY CLASS**

<u>Class 3632</u> <u>Machine Shop NOC</u>		<u>Class 3681</u> <u>Television/Telecom Device Mfg</u>		<u>Class 3724</u> <u>Machine/Equipment Repair</u>	
FL	8.84	WV	4.56	MT	15.93
RI	7.53	HI	3.86	ME	15.90
AL	7.10	MO	3.74	FL	13.99
TX	6.54	NV	3.61	OH	13.19
DC	6.54	OK	3.44	RI	11.36
LA	6.13	OH	3.37	NV	11.30
DE	5.83	DE	3.30	IL	11.19
NV	5.79	MI	3.27	AL	11.11
OK	5.76	TX	3.24	NY	10.85
NY	5.67	NY	3.14	KY	10.79
OH	5.49	RI	3.11	CO	10.75
HI	5.47	CO	2.90	MN	10.64
WV	5.46	AK	2.85	MI	10.28
MI	5.34	PA	2.79	LA	9.98
IL	5.26	GA	2.79	NH	9.69
TN	5.06	NH	2.75	IA	9.33
GA	4.95	WY	2.71	Oregon	9.25
MT	4.95	MT	2.59	VT	8.97
ID	4.89	CT	2.52	MO	8.75
AK	4.76	KY	2.47	OK	8.72
CO	4.56	ND	2.40	MS	8.25
VT	4.51	IA	2.38	TN	7.83
KY	4.26	FL	2.36	GA	7.78
MS	4.07	MS	2.27	KS	7.70
MO	4.00	IN	2.27	WI	7.58
ME	3.97	IL	2.25	CA	7.10
PA	3.92	WI	2.21	AK	6.85
CT	3.92	NE	2.18	CT	6.75
WY	3.91	KS	2.16	DC	6.68
CA	3.74	CA	2.09	TX	6.68
ND	3.63	TN	2.03	NC	6.57
NC	3.62	AR	2.01	SC	6.52
NH	3.57	MN	2.00	DE	6.38
IA	3.48	LA	1.88	MA	6.35
MN	3.44	DC	1.86	AR	6.33
WI	3.34	VT	1.81	HI	6.33
AR	3.30	ME	1.78	PA	6.08
NJ	3.25	AL	1.67	WA	5.97
NE	3.14	NJ	1.53	ID	5.96
WA	3.07	SD	1.44	AZ	5.91
Oregon	3.03	SC	1.32	IN	5.56
NM	2.71	MA	1.30	NM	5.55
VA	2.68	Oregon	1.22	NJ	5.47
KS	2.68	UT	1.21	VA	5.06
MD	2.59	NM	1.15	NE	4.99
IN	2.52	NC	1.13	SD	4.94
SD	2.38	WA	1.08	WV	4.56
MA	2.37	VA	1.00	MD	4.41
SC	2.20	AZ	0.97	WY	3.91
UT	2.07	MD	0.89	UT	3.86
AZ	1.98	ID	0.60	ND	-

**APPENDIX 4
WORKERS' COMPENSATION PREMIUM RATE RANKING BY CLASS**

Class 4299 Printing		Class 4304 Newspaper Publishing		Class 5022 Masonry NOC	
RI	6.66	NY	9.44	FL	25.86
NY	4.75	FL	8.92	RI	25.10
FL	4.53	ID	8.87	NY	23.86
AL	4.41	LA	7.61	NH	21.62
NV	4.20	MI	7.53	CT	21.53
IL	4.15	PA	7.29	ME	21.08
CO	4.02	CA	7.22	DC	19.82
DE	4.01	CT	6.61	LA	18.69
NH	3.96	GA	6.31	MA	18.25
TX	3.96	OK	6.26	HI	16.75
LA	3.92	NV	6.02	CO	16.40
CA	3.85	DC	5.86	IL	16.12
OK	3.72	CO	5.70	AL	15.68
PA	3.65	HI	5.62	TX	15.68
OH	3.56	TX	5.42	MT	15.18
NE	3.35	AK	5.37	WI	14.66
MN	3.15	DE	5.25	WV	14.51
MI	3.15	IA	5.05	MI	14.20
ID	3.12	AR	5.02	CA	13.73
DC	3.12	IL	4.98	OK	13.17
MO	3.00	AL	4.85	OH	13.12
CT	2.98	MS	4.66	MN	12.89
MT	2.96	Oregon	4.63	WA	12.52
NJ	2.76	RI	4.61	KY	12.45
AK	2.75	TN	4.43	NV	12.32
HI	2.72	MT	4.30	GA	12.12
ME	2.66	NH	4.17	TN	11.50
GA	2.65	MO	4.16	NJ	11.08
WI	2.64	ME	4.13	IA	10.93
Oregon	2.53	WI	4.08	MS	10.90
IA	2.51	NE	3.98	MO	10.63
VT	2.45	VT	3.94	VT	10.59
MA	2.34	OH	3.80	AK	10.59
TN	2.32	SD	3.69	KS	10.32
MS	2.12	MA	3.64	NC	9.66
WA	2.12	NC	3.58	DE	9.61
KS	2.07	MN	3.15	NM	9.26
SC	2.04	NM	3.02	PA	9.23
AZ	2.00	IN	2.98	AZ	9.15
KY	1.95	AZ	2.93	Oregon	8.60
NC	1.88	SC	2.89	MD	8.52
MD	1.82	KS	2.83	ND	8.12
SD	1.80	KY	2.60	ID	7.92
NM	1.76	MD	2.59	UT	7.84
AR	1.70	WA	2.54	NE	7.63
IN	1.66	UT	2.28	SD	7.12
WV	1.60	NJ	2.13	VA	6.51
WY	1.42	VA	2.03	SC	6.36
UT	1.30	WV	1.60	AR	5.90
VA	1.10	WY	1.42	WY	5.60
ND	1.01	ND	1.01	IN	5.32

**APPENDIX 4
WORKERS' COMPENSATION PREMIUM RATE RANKING BY CLASS**

Class 5183 Plumbing NOC		Class 5190 Elec Wiring within bldgs		Class 5213 Concrete Constr NOC	
FL	11.67	FL	10.30	FL	30.43
IL	9.69	TX	8.26	VT	26.88
NY	9.64	NV	8.20	IL	26.63
NV	9.16	NY	7.69	WV	26.36
RI	8.52	LA	7.48	NY	25.04
TX	8.38	IL	7.06	NH	24.13
CT	8.29	MT	6.62	MA	23.00
DC	8.13	CO	6.51	DC	22.56
NH	8.11	CA	6.45	LA	22.50
MT	8.01	OK	6.37	MI	19.17
CO	7.93	OH	5.99	RI	18.23
MN	7.40	NH	5.91	TX	17.96
OK	7.33	AL	5.82	AL	15.89
CA	7.31	HI	5.80	CO	15.67
AL	7.16	NC	5.71	ME	15.59
OH	7.08	MS	5.60	CT	13.96
WA	6.73	WY	5.60	NE	13.77
WV	6.65	AK	5.46	PA	13.47
LA	6.63	DC	5.44	OH	13.26
HI	5.97	CT	5.38	OK	12.73
DE	5.96	WI	5.36	NV	12.67
MO	5.94	GA	5.16	MN	12.65
MA	5.92	DE	5.07	NC	12.56
SD	5.88	AR	5.02	NJ	12.38
GA	5.86	WV	5.02	MT	12.28
MS	5.80	KY	4.74	HI	12.12
ME	5.74	PA	4.72	SD	11.80
MI	5.72	SC	4.67	MO	11.45
PA	5.62	MN	4.60	TN	11.20
WY	5.60	ID	4.56	GA	10.87
KY	5.53	MO	4.56	MD	10.74
WI	5.36	TN	4.51	KS	10.50
TN	5.34	RI	4.43	AR	10.42
AZ	5.19	MD	4.34	ID	10.28
NC	5.18	AZ	4.20	MS	10.21
VT	5.17	KS	4.16	UT	10.21
KS	5.15	ME	4.05	DE	10.16
MD	5.11	SD	3.98	KY	9.97
AK	5.05	MI	3.87	CA	9.71
IA	5.01	IA	3.84	WA	9.67
Oregon	4.94	MA	3.84	IA	9.18
NJ	4.91	UT	3.74	AZ	9.15
SC	4.58	NJ	3.62	WI	9.14
VA	4.53	Oregon	3.58	Oregon	9.13
ND	4.48	VT	3.47	AK	8.95
NM	4.34	WA	3.38	SC	8.58
NE	4.25	NE	3.35	VA	7.51
AR	4.16	ND	3.34	NM	7.17
ID	3.95	NM	3.24	ND	6.89
UT	3.35	IN	3.00	IN	6.68
IN	3.00	VA	2.79	WY	4.94

APPENDIX 4
WORKERS' COMPENSATION PREMIUM RATE RANKING BY CLASS

Class 5221		Class 5403		Class 5437	
Concrete-Floors/Driveways		Carpentry NOC		Carpentry- Cabinet/Int Trim	
WV	26.36	LA	28.16	FL	24.94
NY	17.20	FL	27.55	CA	17.18
RI	16.24	HI	26.14	LA	16.34
FL	16.01	MN	25.55	WV	14.98
DC	15.15	ME	22.26	OH	13.46
PA	13.47	CT	19.30	CT	12.47
LA	13.22	WI	19.05	MN	12.41
MT	12.87	IL	18.16	TX	11.87
CT	12.52	RI	18.07	RI	11.65
AL	10.52	AZ	17.78	IL	10.37
ID	10.45	AL	17.52	MS	10.23
CO	10.28	GA	17.22	MT	10.10
IL	10.27	CA	17.18	AL	9.33
MA	10.20	NH	16.38	CO	9.32
OH	10.13	NY	16.29	NV	9.26
TX	10.11	TX	16.05	ND	9.08
NV	9.76	MT	15.83	HI	9.03
MN	9.48	WV	14.98	SC	8.68
WA	8.89	CO	14.93	OK	8.60
MI	8.75	KY	14.63	TN	8.60
HI	8.60	OK	14.54	UT	8.54
OK	8.36	MS	14.54	GA	8.43
WI	8.19	ID	14.19	ME	8.24
Oregon	7.95	MA	14.15	NH	8.18
GA	7.95	Oregon	13.84	AK	8.12
NH	7.74	MI	13.22	WI	8.05
NJ	7.54	DC	13.12	KY	7.97
CA	7.32	SC	12.81	MA	7.91
DE	7.27	NV	12.71	NJ	7.83
MO	7.21	SD	12.50	KS	7.79
VT	7.19	IA	12.01	NC	7.41
ND	6.89	NC	11.48	MO	7.31
TN	6.81	VT	11.45	MI	7.27
KS	6.80	OH	11.09	ID	6.95
IA	6.42	NJ	10.93	AR	6.71
NE	6.32	TN	10.83	Oregon	6.71
MD	6.11	WA	10.18	DE	6.50
ME	5.86	MO	9.81	NY	6.24
MS	5.81	AR	9.74	DC	6.13
WY	5.60	PA	9.69	MD	6.09
AZ	5.41	KS	9.51	VT	5.86
AK	5.38	DE	9.50	AZ	5.62
UT	5.31	NE	9.22	WY	5.60
NM	4.97	ND	9.08	WA	5.38
NC	4.76	AK	8.95	PA	5.34
KY	4.54	MD	8.67	VA	5.22
VA	4.43	UT	8.54	IA	5.19
SD	4.31	NM	8.37	NE	4.93
SC	4.12	IN	7.07	NM	4.75
AR	3.78	VA	7.00	SD	4.74
IN	3.23	WY	5.60	IN	4.06

**APPENDIX 4
WORKERS' COMPENSATION PREMIUM RATE RANKING BY CLASS**

Class 5445 Wallboard Installation		Class 5474 Painting NOC		Class 5506 Street/Road Constr	
NH	32.70	RI	24.12	DC	16.15
FL	24.77	FL	24.04	LA	15.64
MT	16.44	LA	19.25	GA	15.59
CT	16.35	MT	18.98	FL	15.45
ME	15.84	WV	16.81	NH	15.17
AL	15.53	ME	15.46	DE	15.05
WV	14.98	NY	15.19	MI	14.64
WA	14.79	CT	15.13	NY	14.09
RI	13.82	NH	14.94	NV	13.45
Oregon	13.63	OH	14.63	CO	12.90
LA	13.12	NV	13.63	OK	12.69
NY	12.66	OK	13.17	WV	12.57
MN	12.60	CO	12.37	TX	12.46
MS	12.60	DE	12.26	CT	11.81
TN	12.18	CA	12.21	RI	11.33
TX	11.87	WA	12.04	PA	11.24
DC	11.35	AL	11.66	MN	10.92
OK	11.15	GA	11.15	IL	10.70
CO	11.00	MI	11.15	MT	10.13
OH	10.98	TX	11.15	MD	9.40
NV	10.92	Oregon	11.02	CA	9.32
MA	10.65	DC	10.86	NJ	9.06
CA	10.64	PA	10.73	MA	8.82
WI	9.77	MN	10.65	NM	8.73
GA	9.28	KY	10.60	TN	8.69
AZ	9.24	IL	10.21	NC	8.32
HI	9.20	TN	9.83	AZ	8.15
KY	9.17	WI	9.73	HI	8.13
ND	9.08	UT	9.60	WI	8.11
ID	8.69	MS	9.58	OH	7.77
NC	8.68	NJ	9.51	MS	7.43
PA	8.57	MA	9.40	IA	7.38
DE	8.54	SD	9.22	AL	7.29
IL	8.23	MO	8.53	MO	7.02
MI	8.20	MD	8.51	UT	6.89
SD	7.18	AK	8.18	ME	6.74
SC	7.17	NE	7.87	WA	6.71
AK	7.11	HI	7.80	NE	6.41
NJ	7.01	NC	7.77	AK	6.30
AR	7.00	IA	7.58	VT	6.25
VT	7.00	KS	7.55	Oregon	5.96
UT	6.78	ID	7.51	ND	5.95
NE	6.75	SC	7.45	KS	5.89
IA	6.70	AR	7.03	VA	5.79
MD	6.65	AZ	6.84	KY	5.68
VA	6.63	VA	6.56	SC	5.52
MO	6.58	ND	6.16	AR	5.38
KS	6.11	VT	6.02	IN	5.28
WY	5.94	IN	5.94	ID	5.16
NM	4.82	WY	5.60	SD	5.03
IN	4.55	NM	5.01	WY	4.94

**APPENDIX 4
WORKERS' COMPENSATION PREMIUM RATE RANKING BY CLASS**

Class 5538		Class 5551		Class 5645	
Sheet Metal Work NOC		Roofing-All kinds		Carpentry-Det Dwellings	
AL	17.26	FL	52.38	FL	44.33
NY	17.15	MT	49.56	AL	24.34
FL	15.72	NH	48.92	LA	21.82
NV	15.34	MN	40.24	MT	18.65
LA	15.31	AL	39.04	HI	18.06
TX	14.37	MI	35.60	CO	17.35
CO	13.25	LA	35.21	CA	17.18
IL	12.00	MD	34.31	CT	17.11
MS	11.78	RI	33.91	Oregon	17.09
NH	10.39	WI	31.24	NY	16.92
RI	10.29	HI	30.54	KY	16.41
GA	9.81	CO	30.33	RI	16.21
OH	9.61	IL	28.86	TX	16.05
DE	9.50	NV	28.54	GA	15.97
OK	9.44	NJ	28.20	IL	15.24
KY	9.29	NY	27.03	OK	15.24
Oregon	9.10	CT	26.97	TN	15.19
DC	8.99	TX	26.18	WV	14.98
CA	8.94	CA	26.11	NH	14.30
CT	8.94	OK	25.03	OH	14.08
MT	8.14	KY	24.35	SC	13.52
WI	8.07	OH	23.83	NV	13.27
NM	8.05	Oregon	23.79	AZ	13.06
MA	7.96	DE	23.01	MS	12.87
VT	7.92	MO	23.01	MN	12.41
TN	7.92	TN	22.42	NM	12.34
MI	7.89	WA	22.36	NC	12.28
HI	7.79	ME	21.59	DE	12.10
NC	7.67	GA	21.43	AK	12.07
SC	7.60	KS	21.31	WI	11.95
MO	7.43	PA	21.26	WA	11.57
WV	6.96	ND	20.71	AR	11.57
MN	6.80	ID	20.53	MA	11.49
AZ	6.77	NE	20.18	ID	11.15
NE	6.76	AR	19.46	NJ	10.93
ME	6.57	SC	19.30	MI	10.69
AR	6.51	NC	18.96	KS	10.40
MD	6.35	UT	18.96	MO	10.16
KS	6.16	VT	18.72	ME	9.84
IA	6.09	MS	18.22	VT	9.17
NJ	5.99	DC	17.92	ND	9.08
ID	5.87	IA	17.38	UT	8.54
AK	5.79	NM	17.38	IA	8.48
WY	5.60	AK	16.69	DC	8.41
UT	5.59	SD	14.71	VA	8.35
VA	5.43	VA	14.38	MD	7.96
SD	5.37	AZ	13.15	SD	7.47
PA	4.75	WV	12.47	IN	7.43
ND	4.48	IN	11.87	NE	7.32
IN	4.29	WY	5.60	WY	5.94
WA	4.20	MA	-	PA	3.92

**APPENDIX 4
WORKERS' COMPENSATION PREMIUM RATE RANKING BY CLASS**

Class 6217 Excavation NOC		Class 7219 (7228 & 7229) Trucking NOC		Class 7380 Chauffeurs NOC	
FL	13.33	DC	31.25	FL	12.52
AL	12.57	FL	20.20	CA	10.72
MT	12.44	NV	16.18	NY	9.76
LA	12.21	LA	15.30	RI	9.61
NH	11.54	OH	14.75	CT	9.30
CO	10.82	ME	14.18	PA	9.27
TX	10.72	TX	13.92	ME	8.57
RI	10.38	MN	13.79	TX	8.31
GA	10.29	RI	13.47	IL	8.13
OK	10.26	AL	13.46	LA	8.10
NY	9.94	CA	13.01	OH	8.10
KY	9.81	CT	12.87	NJ	7.51
MN	9.68	NY	12.35	DC	7.12
WA	9.59	OK	12.20	AL	6.91
OH	9.49	CO	12.20	MI	6.39
DC	9.34	MT	11.72	CO	6.30
WV	9.10	KY	11.53	HI	6.24
ME	8.98	IL	11.50	OK	6.03
MI	8.96	DE	11.46	GA	5.99
Oregon	8.92	NH	10.87	MA	5.76
AK	8.50	GA	10.71	VT	5.71
MS	8.35	MI	10.15	MN	5.67
DE	8.11	HI	10.10	MT	5.29
NV	7.88	Oregon	10.01	MO	5.27
TN	7.84	WA	9.88	WA	4.96
IL	7.55	MS	9.85	WV	4.95
CT	7.41	PA	9.67	SD	4.81
MO	6.94	AZ	9.64	AK	4.76
AR	6.69	NJ	9.64	NH	4.74
CA	6.66	MO	9.05	TN	4.66
SD	6.56	AK	8.76	WI	4.63
ID	6.41	VT	8.75	WY	4.58
UT	6.37	NC	8.59	ID	4.52
ND	6.35	WI	8.50	Oregon	4.43
HI	6.25	AR	8.40	NC	4.38
NJ	6.20	ID	8.20	MS	4.09
WI	6.20	VA	7.88	NE	4.02
MA	6.15	ND	7.77	MD	4.01
VT	6.09	MA	7.68	NM	3.95
PA	5.86	UT	7.43	KY	3.93
AZ	5.79	NE	7.35	AR	3.53
NC	5.77	TN	7.02	SC	3.46
WY	5.60	IA	7.01	KS	3.38
IA	5.56	SC	6.98	UT	3.33
SC	5.54	MD	6.82	IA	3.24
KS	5.21	KS	6.55	VA	3.19
VA	4.94	SD	6.10	IN	3.17
MD	4.76	NM	6.06	ND	2.80
NE	4.60	WV	5.08	AZ	-
IN	3.99	WY	4.58	DE	-
NM	3.91	IN	3.79	NV	-

APPENDIX 4
WORKERS' COMPENSATION PREMIUM RATE RANKING BY CLASS

Class 7720		Class 8017		Class 8018	
Police Officers		Store: Retail NOC		Store: Wholesale NOC	
CA	8.70	TX	4.34	TX	8.05
NV	8.03	CA	4.03	RI	7.62
FL	7.68	OK	3.28	VT	7.38
OK	6.91	RI	3.24	LA	6.78
DE	6.75	DE	3.23	NH	6.76
MT	6.56	FL	3.11	FL	6.36
TX	5.37	NV	2.97	AK	6.14
GA	5.14	HI	2.77	CA	6.14
OH	5.04	NJ	2.72	NY	6.12
CT	4.99	LA	2.67	HI	6.08
LA	4.94	OH	2.65	OK	5.89
AL	4.78	PA	2.52	PA	5.41
AZ	4.50	CO	2.50	MI	5.24
CO	4.43	NY	2.49	ME	5.12
PA	4.13	GA	2.35	DE	5.07
Oregon	4.11	AK	2.29	CO	5.06
MO	4.00	NM	2.21	NV	5.04
VT	3.97	AL	2.19	IL	5.02
TN	3.94	MT	2.19	DC	4.89
IL	3.83	IL	2.17	OH	4.87
HI	3.78	ME	2.14	MO	4.71
MI	3.74	NH	2.07	AL	4.58
RI	3.72	MS	2.05	MA	4.33
NH	3.43	CT	2.04	NM	4.32
ME	3.29	WV	1.97	ID	4.23
NJ	3.22	WY	1.86	GA	4.22
AK	3.21	KY	1.85	CT	4.02
WV	3.14	TN	1.84	MT	3.98
WI	3.12	MO	1.81	TN	3.93
ID	2.99	KS	1.75	MN	3.91
MS	2.83	MI	1.69	NE	3.84
NM	2.82	ID	1.67	NJ	3.75
KY	2.80	NC	1.55	MS	3.44
KS	2.74	MN	1.52	KY	3.38
UT	2.70	AZ	1.49	KS	3.36
MA	2.63	VT	1.47	IA	3.26
DC	2.55	Oregon	1.47	MD	3.20
NE	2.52	SC	1.42	AZ	3.17
MN	2.41	MA	1.33	WI	3.14
AR	2.37	DC	1.31	AR	3.00
SC	2.30	WI	1.28	NC	2.94
SD	2.26	NE	1.25	SD	2.83
NC	2.24	IN	1.20	Oregon	2.69
ND	2.22	SD	1.19	IN	2.64
IA	2.10	IA	1.19	WV	2.64
MD	2.10	MD	1.15	UT	2.62
WY	2.05	ND	1.13	WY	2.49
NY	2.04	UT	1.11	ND	2.38
IN	1.98	VA	1.04	SC	2.14
WA	1.97	AR	0.90	WA	2.13
VA	1.74	WA	0.78	VA	1.93

**APPENDIX 4
WORKERS' COMPENSATION PREMIUM RATE RANKING BY CLASS**

Class 8033		Class 8232		Class 8742	
Store: Meat/Grocery Retail		Lumberyard: Other Emp		Salespersons-Outside	
DC	12.91	FL	12.78	FL	1.13
TX	8.10	NY	10.44	WV	1.03
RI	5.47	LA	9.82	LA	1.02
NY	5.41	TX	9.15	NV	0.99
CA	5.22	NV	8.93	ME	0.98
FL	5.17	CA	8.51	AL	0.95
ND	5.04	OK	8.09	TX	0.93
CO	4.78	MT	8.08	HI	0.85
DE	4.65	RI	8.07	OK	0.83
OH	4.00	IL	7.84	NY	0.81
OK	3.98	AL	7.33	MS	0.80
NJ	3.83	DE	7.22	VT	0.79
LA	3.83	GA	7.13	CT	0.78
NV	3.81	AK	6.75	CA	0.78
AK	3.61	CT	6.57	MT	0.74
IL	3.38	OH	6.56	RI	0.74
PA	3.32	WY	6.47	OH	0.73
MI	3.26	CO	6.41	MN	0.73
ID	3.21	WI	6.21	WY	0.70
MT	3.21	NJ	6.13	PA	0.69
HI	3.19	HI	6.07	ID	0.68
MD	3.04	MN	6.02	DE	0.67
AL	3.03	PA	6.01	CO	0.67
NH	2.95	MO	5.92	NH	0.64
CT	2.93	ID	5.88	TN	0.63
WY	2.91	KY	5.72	MO	0.62
WA	2.85	TN	5.60	IA	0.61
GA	2.70	DC	5.55	KY	0.58
MA	2.67	MS	5.23	MI	0.57
TN	2.67	MA	5.14	GA	0.57
WI	2.66	MI	5.04	NJ	0.57
VT	2.66	KS	4.94	AR	0.55
MS	2.62	AR	4.83	SC	0.55
MO	2.56	NH	4.83	AK	0.55
MN	2.52	AZ	4.81	NM	0.55
KY	2.44	WV	4.61	SD	0.54
NM	2.43	NC	4.48	WI	0.54
Oregon	2.43	SD	4.29	NC	0.50
ME	2.17	NE	4.27	IL	0.49
AZ	2.16	Oregon	4.25	NE	0.48
SD	2.14	MD	3.99	ND	0.46
VA	2.06	SC	3.96	Oregon	0.43
AR	2.03	NM	3.92	IN	0.42
WV	1.97	VT	3.70	UT	0.39
KS	1.88	ME	3.67	MD	0.39
NC	1.71	IN	3.64	KS	0.38
UT	1.69	UT	3.52	VA	0.38
SC	1.66	IA	3.38	AZ	0.35
IN	1.65	WA	3.12	MA	0.34
NE	1.55	VA	3.04	WA	0.32
IA	1.43	ND	2.59	DC	0.25

**APPENDIX 4
WORKERS' COMPENSATION PREMIUM RATE RANKING BY CLASS**

Class 8810		Class 8824 (8824 & 8829)		Class 8832	
Clerical Office Employees		Retirement Health Care		Physician and Clerical	
WV	0.70	CA	8.88	CA	1.58
CA	0.66	FL	8.78	HI	0.95
HI	0.64	OK	8.04	FL	0.89
ME	0.63	MT	7.16	NV	0.89
OH	0.60	WV	6.93	CO	0.85
FL	0.59	PA	6.79	AK	0.76
OK	0.52	AK	6.77	RI	0.75
MT	0.52	TX	6.56	TX	0.75
NV	0.51	LA	6.50	WY	0.70
LA	0.50	RI	6.21	OH	0.68
AK	0.50	CO	5.88	OK	0.66
RI	0.48	GA	5.77	ME	0.63
TX	0.48	NY	5.77	NY	0.62
DE	0.46	MS	5.56	NH	0.61
NY	0.44	ID	5.45	CT	0.57
CO	0.43	DE	4.85	MT	0.54
ID	0.42	AL	4.57	WV	0.54
CT	0.37	TN	4.56	LA	0.51
MS	0.35	OH	4.51	PA	0.48
WY	0.35	VT	4.48	AZ	0.47
NH	0.35	CT	4.40	MI	0.47
GA	0.34	NV	4.40	DC	0.46
MO	0.33	IL	4.25	MN	0.46
AL	0.33	HI	4.24	ID	0.45
MI	0.33	Oregon	4.21	AL	0.43
SD	0.32	MO	3.99	IL	0.43
NM	0.32	MI	3.84	Oregon	0.43
PA	0.32	NH	3.75	MS	0.41
TN	0.32	MN	3.71	DE	0.39
VT	0.32	KS	3.69	WA	0.38
IL	0.30	WA	3.66	MO	0.37
IA	0.29	NE	3.66	ND	0.37
Oregon	0.28	WI	3.58	MA	0.36
NJ	0.27	ND	3.58	NC	0.35
AZ	0.27	NM	3.55	WI	0.35
DC	0.26	NJ	3.36	KS	0.35
WI	0.26	KY	3.34	IA	0.34
NC	0.25	DC	3.16	VT	0.34
AR	0.25	SD	3.12	NJ	0.33
KY	0.25	IA	3.11	KY	0.32
NE	0.24	AZ	2.94	GA	0.31
KS	0.22	WY	2.88	TN	0.31
IN	0.21	ME	2.84	NM	0.28
MN	0.21	AR	2.72	SD	0.28
SC	0.20	NC	2.70	NE	0.27
ND	0.20	MD	2.70	SC	0.26
UT	0.20	IN	2.62	MD	0.25
MD	0.19	SC	2.56	AR	0.25
MA	0.19	UT	2.39	IN	0.21
WA	0.17	VA	2.35	VA	0.19
VA	0.15	MA	-	UT	0.16

APPENDIX 4
WORKERS' COMPENSATION PREMIUM RATE RANKING BY CLASS

Class 8833		Class 8868		Class 9015	
Hospital: Professional		College: Professional/Clerical		Bldgs-Operation by Owner	
OK	3.23	CA	1.92	FL	9.19
CA	3.04	WY	1.78	CA	8.28
NV	2.66	FL	1.16	LA	7.26
AL	2.38	NV	0.96	NV	7.22
MT	2.10	OH	0.94	MT	6.89
MI	2.02	NY	0.93	OK	6.78
TX	2.02	TX	0.87	TX	6.64
CO	2.00	MN	0.86	PA	6.38
FL	1.99	DE	0.82	NH	6.04
AK	1.99	ME	0.77	OH	6.03
WY	1.97	NJ	0.75	ME	5.95
HI	1.86	HI	0.72	AL	5.93
MN	1.85	LA	0.67	CO	5.78
LA	1.85	PA	0.65	DE	5.50
DE	1.81	NH	0.64	GA	5.47
NY	1.67	CO	0.63	ID	5.22
OH	1.66	CT	0.63	MI	5.22
ND	1.66	MA	0.59	MS	5.14
NH	1.63	WV	0.59	RI	5.10
ME	1.62	RI	0.58	CT	5.03
KY	1.62	IL	0.57	HI	4.95
WV	1.56	AL	0.56	MO	4.93
RI	1.52	TN	0.55	ND	4.68
IL	1.49	AR	0.54	Oregon	4.67
PA	1.49	MO	0.54	WV	4.67
ID	1.44	KY	0.52	MN	4.66
TN	1.42	WA	0.50	AK	4.65
MO	1.41	AK	0.50	SD	4.54
AZ	1.40	GA	0.50	TN	4.50
DC	1.39	NC	0.49	VT	4.50
NM	1.37	NM	0.49	KY	4.43
WA	1.36	OK	0.47	IL	4.24
NJ	1.33	SC	0.47	NM	4.23
MS	1.33	AZ	0.42	NJ	4.10
NE	1.31	Oregon	0.40	WI	3.97
VT	1.29	ID	0.40	WY	3.95
SD	1.17	NE	0.39	WA	3.87
GA	1.15	VT	0.39	AZ	3.84
IA	1.12	ND	0.39	UT	3.79
Oregon	1.11	MS	0.38	KS	3.73
MA	1.11	MT	0.37	NY	3.73
AR	1.08	IA	0.34	MA	3.72
NC	1.06	MD	0.34	AR	3.47
CT	1.01	VA	0.33	IA	3.29
WI	0.98	DC	0.33	DC	3.22
SC	0.92	SD	0.32	NC	3.09
KS	0.85	KS	0.32	SC	3.07
MD	0.85	MI	0.30	MD	2.91
IN	0.68	WI	0.29	IN	2.91
VA	0.62	IN	0.23	NE	2.83
UT	0.60	UT	0.15	VA	2.00

APPENDIX 4
WORKERS' COMPENSATION PREMIUM RATE RANKING BY CLASS

Class 9052		Class 9079 (9058&9082-9084)		Class 9101	
Hotel: Other Emp		Restaurant NOC		College: Other Emp	
CA	6.82	FL	5.53	FL	9.16
FL	6.81	TX	5.04	TX	7.86
TX	6.56	CA	4.35	NY	6.21
OK	6.32	LA	4.02	DC	6.09
RI	4.91	RI	3.93	CO	5.90
WA	4.58	MT	3.82	CA	5.88
PA	4.56	GA	3.76	NJ	5.72
NH	4.35	OK	3.69	LA	5.16
WV	4.28	OH	3.65	RI	4.99
DE	4.23	DE	3.43	GA	4.74
CO	4.13	NY	3.39	OK	4.73
NY	4.12	HI	3.25	NV	4.68
AK	4.12	WV	3.23	CT	4.59
OH	4.12	NJ	3.16	HI	4.39
NV	4.09	AL	3.12	MT	4.34
MT	4.06	PA	3.09	NH	4.28
GA	4.03	NH	3.00	ID	4.22
MS	3.93	AK	2.98	IL	4.13
ID	3.92	NV	2.92	Oregon	4.11
LA	3.89	MI	2.71	WI	4.08
MI	3.84	CT	2.70	MO	4.00
VT	3.83	CO	2.70	AZ	3.87
HI	3.82	MS	2.70	MS	3.85
AL	3.64	TN	2.68	KY	3.63
TN	3.62	WY	2.65	IA	3.58
WI	3.47	IL	2.64	VT	3.46
IL	3.46	Oregon	2.53	AK	3.39
Oregon	3.38	MO	2.49	TN	3.38
KY	3.34	ME	2.45	NE	3.35
CT	3.25	ID	2.39	ME	3.30
MO	3.22	KY	2.34	AR	3.30
DC	3.18	VT	2.33	MN	3.20
ME	3.14	WA	2.24	MA	3.19
NJ	3.05	ND	2.17	KS	3.16
ND	3.03	MA	2.16	MI	3.13
NM	3.01	NM	2.15	NM	3.11
MN	2.84	DC	2.15	AL	2.89
KS	2.55	NC	2.08	SD	2.89
AR	2.55	SC	2.05	UT	2.84
SD	2.52	AZ	2.01	VA	2.52
IA	2.48	WI	2.01	NC	2.48
MA	2.36	UT	1.85	IN	2.35
AZ	2.34	SD	1.80	MD	2.12
UT	2.28	MD	1.76	SC	1.97
IN	2.17	AR	1.70	WY	1.78
WY	1.97	IN	1.62	OH	1.74
SC	1.96	KS	1.57	DE	0.82
NC	1.91	IA	1.56	PA	0.65
NE	1.85	MN	1.44	WV	0.59
MD	1.81	NE	1.44	WA	0.50
VA	1.51	VA	1.36	ND	-

**APPENDIX 4
WORKERS' COMPENSATION PREMIUM RATE RANKING BY CLASS**

Class 9102 Park NOC		Class 9403 Garbage Collection	
FL	10.20	RI	24.52
KY	8.31	HI	20.22
OK	7.53	FL	19.88
OH	7.36	DC	19.40
NH	6.93	LA	17.00
TX	6.92	NY	15.64
LA	6.90	KY	14.10
CA	6.78	CT	13.55
HI	6.27	MI	12.84
AK	6.19	GA	12.74
NV	5.45	NH	12.58
ID	5.42	OK	12.12
RI	5.38	NV	11.67
CO	5.31	AL	11.59
MO	5.28	DE	11.34
MI	5.22	CO	11.15
WV	5.04	PA	10.87
MT	5.00	CA	10.75
Oregon	4.65	TX	10.50
ME	4.61	OH	10.29
DE	4.59	NE	10.03
TN	4.58	AK	10.01
AL	4.57	MO	9.88
CT	4.47	MT	9.67
MN	4.44	ID	9.64
NY	4.12	IL	9.56
DC	4.06	AR	9.55
GA	4.00	MS	9.23
AZ	4.00	VT	9.10
NE	3.99	WI	8.86
NJ	3.97	NJ	8.79
UT	3.94	AZ	8.65
IL	3.81	MN	8.62
MS	3.80	WV	8.48
PA	3.72	MA	8.32
SD	3.52	MD	7.79
KS	3.49	IN	7.72
VT	3.45	SD	7.59
NC	3.41	ME	7.28
NM	3.32	WA	7.22
AR	3.31	ND	6.94
IA	3.28	SC	6.84
VA	3.05	Oregon	6.28
WI	2.97	IA	6.27
MA	2.95	KS	6.16
IN	2.77	TN	6.09
SC	2.73	VA	5.90
MD	2.55	NC	5.82
WA	2.44	UT	5.55
ND	1.85	NM	4.65
WY	-	WY	4.58